



Custom Materials

A snapshot of the transition resources and customization options available to you.

Prepared for:



Please note that the samples provided within this packet are the most commonly requested transition and/or education materials. MidAmerica is committed to providing an exceptional partner experience and as such, we're willing to collaborate on the creation of any materials that the City would find useful. We will work hand-in-hand with the City to ensure the assets fit the needs and the standards of the organization.



Custom Education Website

We understand that ongoing education and quick access to benefit resources are needed beyond just the initial transition period. That's why we'll create a website just for you and your employees so you can gather need-to-know information at any time, from any device, without having to log in. Best of all, we can add and tailor content that makes sense for your unique benefit.



Website includes:

- Customization opportunities including branding and messaging
- Specific plan information and investment resources
- Calendar of events highlighting upcoming education sessions
- Resources for active employees or those considering retirement
- Helpful links



Transition Campaign

Our team will partner with the City and its consultant to tailor a robust transition campaign that fits your needs. Full examples of transition communication templates have been provided as an appendix.



DATE, 2021

<First Last>
<Address>
<City, State Zip>

RE: MidAmerica and your Health Reimbursement Arrangement

Dear <First>,

After careful consideration, City of Appleton (the City) has decided to transition the administration and claims management of your Health Reimbursement Arrangement (HRA) to MidAmerica Administrative & Retirement Solutions (MidAmerica), effective DATE. Our goal at MidAmerica is to make your life easier by ensuring your HRA is administered properly and that your transition is smooth, with minimal disruption to your day-to-day.

Who is MidAmerica?

We are a third-party administrator specializing in the administration of health care and retirement benefits for public sector employers. The City has entrusted us to administer your benefits because of our 25-year dedication to helping public sector employees just like you. Our job is to process your claims accurately and timely, answer any questions you have about your plan, and make sure that the funding for your plan is held properly.

Transition Timeline

To accommodate the transfer of assets and any corresponding data related to your HRA, a plan blackout period will begin DATE and end DATE. The blackout period allows TASC to finalize any existing transaction requests and pay out all outstanding reimbursements prior to the plan transition to MidAmerica.



DATE, 2021

Current HRA benefit card with TASC is deactivated.



DATE, 2021

Cease sending docs to TASC. Blackout period begins. Any claims submitted after DATE must be resubmitted through MidAmerica once the transition is complete.



DATE, 2021

Assets transferred from TASC to MidAmerica. You should receive your new HRA benefit card around or shortly after this date.



DATE, 2021

Blackout period ends. Funds are to access your plan online and submit

Administration Office
2855 Interstate Drive, Suite 115
Lakeland, FL 33805

Mailing A
PO Box 1
Lakeland,



**Upcoming
HRA Transition
to MidAmerica**
Education Sessions

Icons: Chat, Refresh, Checkmark

Dear *[FNAME]*,

As a reminder, with the transition of your Health Reimbursement Arrangement (HRA) to MidAmerica Administrative & Retirement Solutions (MidAmerica), you have the opportunity to attend virtual education sessions. We encourage you to attend one of these sessions to learn more about the benefits of your plan, how to manage your plan, where to find important resources, and to ask any questions you may have.

Virtual Education Session Times

Session 1: DATE | TIME

Session 2: DATE | TIME

Session 3: DATE | TIME

[Click Here to Register for a Session!](#)

Customization:

- Transition Timeline
- Investment Information
- Solution
- Date of onsite or virtual sessions
- Unique URL for session sign-ups
- Can use your letterhead or co-brand
- Emails branded to City's guidelines



Education Sessions

Unique Sign-Up Pages and Post-Session Survey

We'll host a special sign-up form on our website so employees can register for the education session that best suits their schedule. We'll also provide you with the unique URL so you can share it as needed. Once the transition is complete and the transition education sessions have been conducted, we'll also send participants a quick survey to gain feedback on the transition and to assess any additional education opportunities.



MidAmerica will host virtual education sessions to review your Health Reimbursement Arrangement and answer any questions you may have. The available session date and times are below. Please use the form to confirm which date and time you plan to attend and we will follow-up via email with meeting instructions.

City of Appleton, WI Education Session Sign-Up

Name *

First

Last

Email *

Select the session you plan to attend: *

SESSION 1: DATE | TIME

SESSION 2: DATE | TIME

SESSION 3: DATE | TIME

We care deeply about the experience you have with MidAmerica—from plan setup to ongoing administration. Please complete this brief survey to let us know how your recent transition went.

On a scale from 0 to 10 (0 being extremely dissatisfied and 10 being extremely satisfied) how happy are you with the communications you received from MidAmerica during your plan transition?

0 1 2 3 4 5 6 7 8 9 10

Would have preferred more or less communication from MidAmerica during your plan transition?

More communication

Less communication

Communication was just right

On a scale from 0 to 10 (0 being extremely dissatisfied and 10 being extremely satisfied) how happy are you with the education you received from MidAmerica during your plan transition?

0 1 2 3 4 5 6 7 8 9 10

On a scale from 0 to 10 (0 being extremely difficult and 10 being extremely simple) how easy was it for you to access your HRA details online once your transition was complete?

0 1 2 3 4 5 6 7 8 9 10

Please provide any other feedback you may have on your transition to MidAmerica. We'd love to hear it!

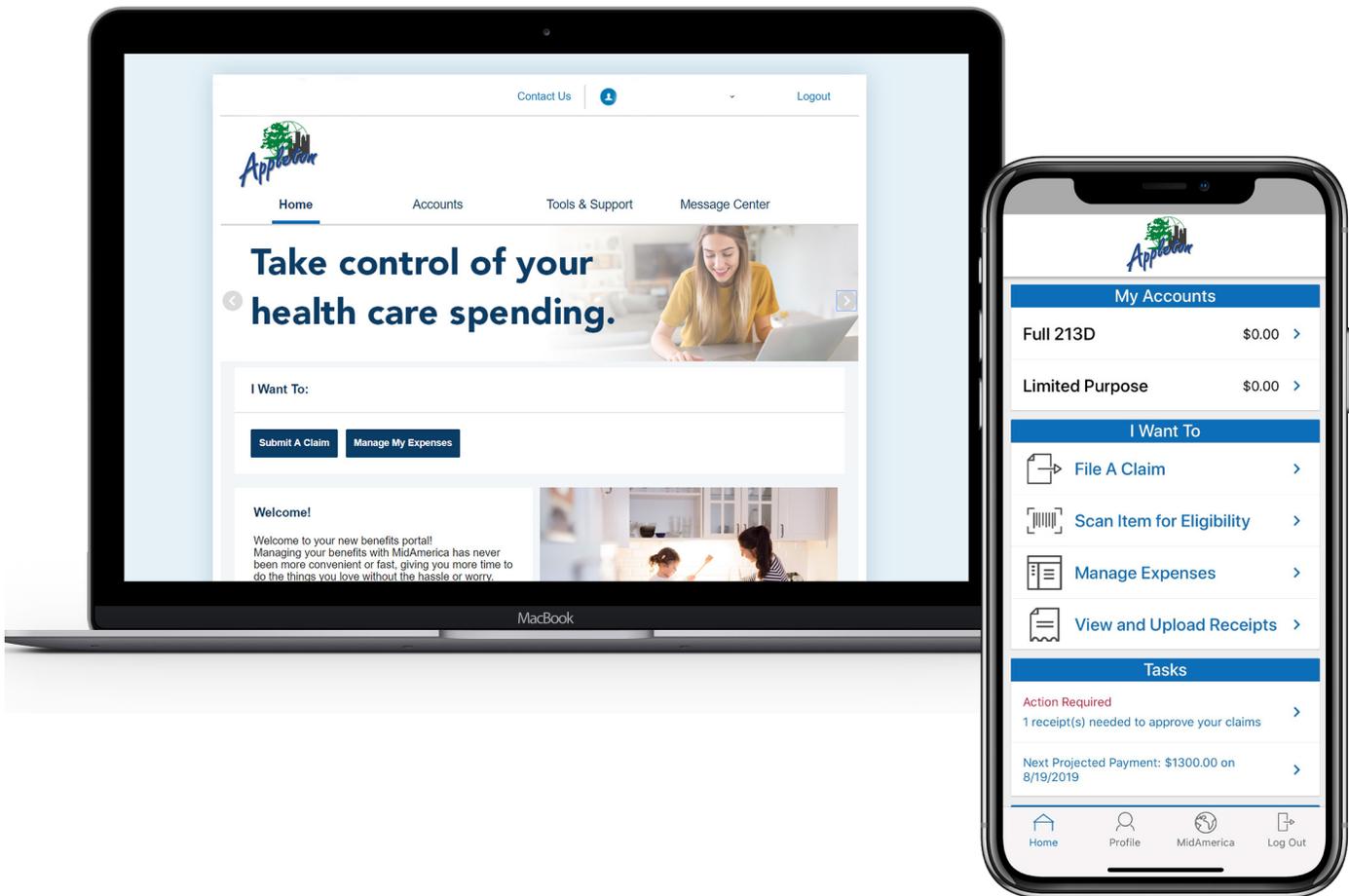
Customization:

- Date of onsite or virtual sessions
- Solution
- Unique URL for session sign-ups
- Custom text
- Use your organization's colors
- Add your logo



Web Portals

The secure participant web portal can be branded with your logo! You also have the ability to display messages to participants via the online portal. This is where participants will log in and manage their personal MidAmerica benefit.



Customization:

- Add your logo
- Custom message opportunities



Additional Communication Examples

Attached are full samples of communication materials and education resources provided during plan implementation and beyond.

Included in this section:

- Participant Transition Communication Examples
 - USPS Letter templates
 - Email Reminder templates
- Employer Welcome Kit
- Employee Welcome Letter *(provide upon initial contribution)*
- Employee Welcome Kit *(provided once participant becomes claims eligible)*
- Plan Highlights *(customized based on your plan's unique design)*
- HR Sponsor Packet *(resource for employers to provide eligible employees during onboarding)*

DATE, 2021

<First Last>
<Address>
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DATE, 2021

Blackout period ends. Funds are loaded onto your new benefit card. You can now access your plan online and submit claims.

What You Can Expect During the Transition

Throughout your transition period, we'll send transition reminders, plan resources, investment details, and virtual education information to make sure you're prepared once your HRA is fully transitioned to MidAmerica. Once your transition is complete, you'll receive a Welcome Kit in the mail containing all the need-to-know details of your plan, including first-time account access and online claims submission. We'll mail your kit within 72 hours of receiving assets from TASC.

Education and Resources

MidAmerica will host virtual education sessions to review your HRA and answer any questions you may have. To register for a session, please visit www.myMidAmerica.com/CityofAppleton.

Benefits You'll Experience with MidAmerica

We're committed to providing an excellent customer experience to all of the people we serve. With MidAmerica, you'll benefit from the following:

- **MidAmerica Journey** — Our Journey platform is a best-in-class online portal that simplifies the way you manage your claims, providing an enhanced user experience through an easy-to-use, intuitive benefit management tool.
- **Journey Benefits Card** — With MidAmerica Journey, you have access to your benefit funds through the Journey Benefits Card. You'll receive two cards in the mail around or shortly after DATE. Both cards will be in your name and can be provided to a spouse or eligible dependent for use. **Please note that your benefit funds will not be loaded onto the Journey Benefits Card until DATE, 2021.**
- **Customer Service** — MidAmerica consistently maintains a 99% client retention rate largely due to our excellent customer service and participant resources.

It's our promise that we will dedicate the time and effort to make sure your benefits plan is administered properly, and that you receive consistent, exceptional service. Welcome to your new HRA home. We're so happy you're here.

If you have any questions or concerns, please email us at healthaccountservices@myMidAmerica.com or call us at (855) 329-0095.

Sincerely,



Jim Tormey
President and CEO



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Virtual Education Session Times

Session 1: DATE | TIME

Session 2: DATE | TIME

Session 3: DATE | TIME

[Click Here to Register for a Session!](#)

Transition Timeline Reminder

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Transition Timeline Reminder

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If you have any questions or concerns, please email us at healthaccounts@myMidAmerica.com or call us at (855) 329-0095.

Sincerely,

MidAmerica Administrative & Retirement Solutions



Welcome

Everything you need to know about administering your Health Reimbursement Arrangement





Benefits funding made **simple** for the public sector.

Since 1995, MidAmerica has focused on providing simple, meaningful retirement and wellness funding solutions to the public sector. Our goal is to make the administration of your benefits easy through dedicated account management, total in-house administration, and stress-free plan implementation.

For more than 25 years, we've been champions for the public sector. From our school districts and colleges, to fire departments and city halls—we're here for you because you're always there for us.

Thank you for choosing to partner with MidAmerica. We're happy you're here.

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Implementation Expectations

To stay on track and informed, simply follow this 3-step implementation checklist.

Employer Checklist

___ Sign plan documents and return to MidAmerica

___ Complete Data Requirements and submit online

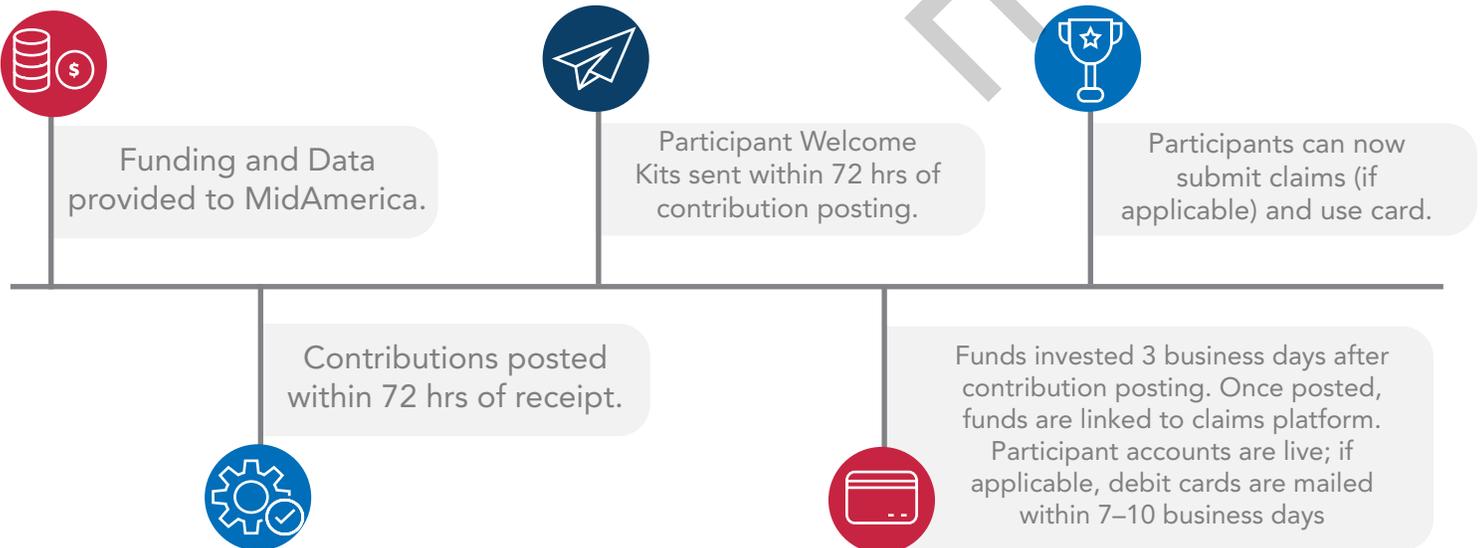
___ Send funding via ACH, wire, or paper check

Quick Tip

For more information on Data Requirements and Funding, refer to page 6 of your Welcome Kit.

Timeline of Events

Below are a few key details on the timing of your implementation.



Important note: If you submit contribution funding via paper check, a 3-day check hold could be applied to ensure the check clears before posting funds to the account. For fastest processing, submit contribution funding via wire or ACH.

Your Online Resources

Accessing your Online Account

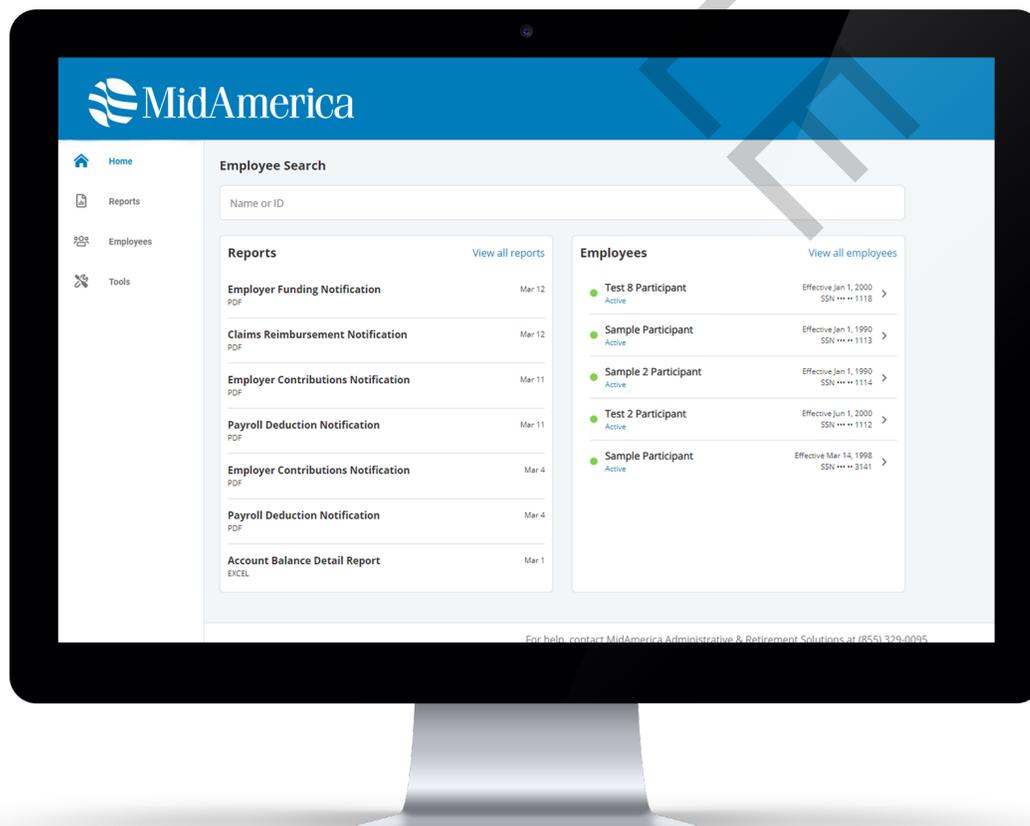
Log into your account through MidAmerica Journey, your benefits management portal, at www.er.myMidAmericaJourney.com. Your username and login instructions will be provided by your Account Manager.

Viewing and Generating Reports

1. Once logged in, from your homepage or the side navigation, select **Reports**.
2. You will then see a full listing of reports from which you can choose.
3. If you click on the report itself, you can view any previously-run report.
4. To run a new report, select the blue **New Report** button
5. You will then be prompted to select the report type and enter additional report details, which will vary depending on the report you have selected. Once complete, select **Request** to run your report.

Managing Employees and Account Balances

Once logged in, you can quickly search for employees from the **Employee Search** at the top of your homepage. You can also access employee details by selecting **Employees** from the left-side navigation. To drill down into a specific employee's account, simply select the employee from the **Employees** page.



Participant Resources

Your participants will receive a Welcome Kit containing all of the below information. However, we want to prepare you in case they come to you with questions. Here's what you need to know about your participants' online resources.

Accessing their Online Account

Participants log into their account at www.myMidAmericaJourney.com. First time users will select **Create Your New Username and Password**. They would then follow the prompts on the screen to input identifying details and security questions, as well as their preferred username and password.

Finding Helpful Resources

Once logged into their account online, participants are able to download other helpful materials from the **Tools & Support** area. These resources include:

- Plan Information
- List of common eligible and ineligible expenses
- System guides
- FAQs

The Journey Mobile App & Journey Benefits Card

- Participants can download the Journey mobile app from their app store for free. The app allows on-the-go plan management and claims submission.
- The Journey Benefits Card prevents out-of-pocket payments for eligible medical expenses at the point of sale. However, participants should always request an itemized receipt. When a participant swipes their card at the point-of-sale, any transaction with eligible, plan-established Merchant Category Codes (MCC) will be approved; however, when providers are not set up with MCCs, we will require an itemized receipt to verify a transaction's eligibility under your plan design, per Internal Revenue Service (IRS) regulations.

Customer Service

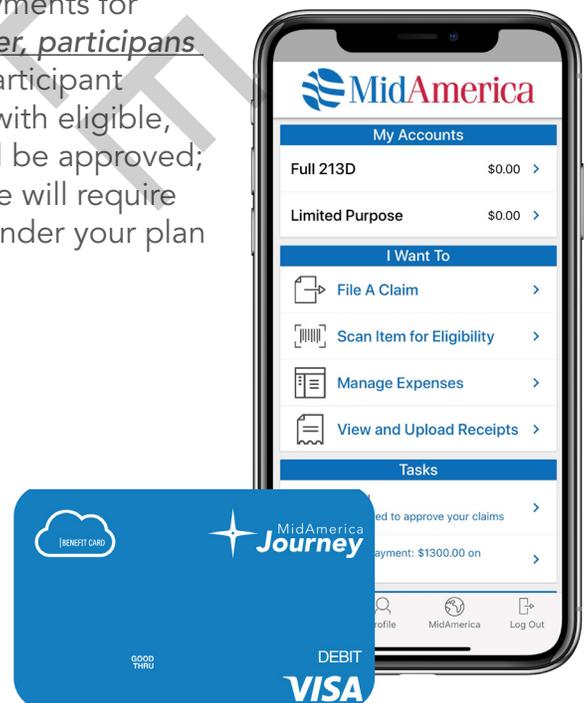
Participants can submit customer service inquiries by:

- Email: healthaccountservices@myMidAmerica.com
- Phone: (855) 329-0095

Customer Service Hours

Monday through Thursday, 8:30 a.m.–8 p.m. ET

Friday, 8:30 a.m.–6 p.m. ET



Claims Process 101

Your participants are able to submit their claims and supporting documentation in a number of ways. Below is a quick overview of the claims submission process.

Online Claims Submission

Participants can submit claims online at any time through MidAmerica Journey.

- Once logged in, they would select the **Submit a Claim** button in the I Want To section.
- Next, they would simply follow the prompts to complete the online form.
- Participants can also submit claims through the Journey mobile app.

Paper Claims Submission

Participants can also submit claims via a paper claim form.

- To download a claim form, they would go to www.myMidAmerica.com and select **Forms** from the top right-hand corner, then select **Health Reimbursement Arrangement (HRA)**.
- Mail their claim form to **PO Box 24927 Lakeland, FL 33802**
- Fax their claim form to **(863) 577-4460**

Documentation Requirements

Documentation for claims must include:

- Date of service
- Description of service
- Cost of service
- Individual receiving the service
- Provider of the service

Documentation for Recurring Premium Expenses (if applicable) must include:

- Name/type of recurring claim to be reimbursed
- Amount of claim
- Frequency of claim
- **Example: a copy of the premium notice from the participant's insurance carrier would be acceptable.**

Reimbursement Turnaround Times

Approved claims are processed within **7–10 business days**. If the necessary documentation is not received with the reimbursement request, a processor will contact the participant to obtain the missing information. This could delay the reimbursement.

Data and Contributions

By completing your Data Requirements Spreadsheet, we're able to accurately capture your participants' important identifying details. This allows us to not only administer your plan properly, but gives us the opportunity to provide your participants with valuable electronic communications regarding their account.

Why am I asked to provide my participants' personal email addresses?

Personal email addresses are critical so that communications with the participant are uninterrupted in the event of retirement or separation from service. We want to provide valuable account information, important plan details and periodic updates to your participants as efficiently as possible, and in the way they prefer to receive it.

How can I upload data?

1. Go to www.myMidAmerica.com
2. Select **Upload File** from the top right-hand corner, then select **For Employers/Partners**
3. Select **Employer Upload Site**
4. Select your form type (Contributions, Forfeitures or Census)
5. Complete the series of identifying questions. Please note if you have selected the Contributions form, you must enter a funding amount.
6. Upload the appropriate Data Requirements Template (Contributions, Forfeiture or Census) using the blue upload button located below the comments section.
7. Accept the terms of use and hit **Submit**

Tips for Filling out the Data Requirements Spreadsheet

- **Populate all fields**, including preferred fields.
- **Participant Eligibility Date** is the date that the participant enters the plan. This date can be different from the contribution date.

HRA Type	Eligibility Date
Retiree-Only HRA	Date of retirement or separation from service
Integrated HRA An HRA that's integrated with your group health plan.	First day of the medical plan year
Defined Contribution HRA An HRA that allows you to contribute to the employee's account while they are actively employed, but restricts access to funds until after they retire.	Date of plan entry.

If the participant is currently an active employee, simply select "active" from the dropdown on your template. If they were previously retired and have been rehired, simply state "rehired" along with the rehire date. If you are unsure how to determine the eligibility date, please contact your Account Management team at accountmanagement@myMidAmerica.com.

- **Date of Separation** applies to those employees who have retired or separated employment. If the individual is still currently employed with you, simply indicate "active."
- **Date of Coverage Termination** applies to integrated plans that may have participants who are still active, or retirees who stay on the group's plan in retirement, who have terminated their group coverage. Report the date that the participant (active employee or retiree) is no longer enrolled in your employer sponsored group health coverage. This date is required to properly administer the participant's account as the plan's reimbursements may change once group coverage is terminated.

Quick Tip

You must use the Data Requirements Spreadsheet MidAmerica provides. Data is not accepted in any other format.

- **Percent vested** applies to plans that have a vesting schedule in place. Simply use this column to indicate what percent the employee is vested. If no vesting schedule applies, leave the field blank. If you are unsure of your plan's vesting schedule, please reference your Adoption Agreement beginning on page 3.
- **Class assignment** can be found in your Adoption Agreement beginning on page 3. The document will provide the eligible class and what defines it, as well as the employment status. In the below example, any employee meeting the criteria in the "Defined As" section would be labeled as "RetA" on the Data Requirements Spreadsheet.

To access your Adoption Agreement, locate your plan documents online using the instructions on page 3 of this kit. If you still have questions about the eligible class, please email us at accountmanagement@myMidAmerica.com.

Health Reimbursement Arrangement for Reti
Eligible Class RetA: Cafeteria Services
Defined as: Any cafeteria service employee not eligible for post-retirement healthcare benefits paid by the employer

Census and Employment Status Change Updates

If there are changes to your census information, you can use your Data Requirements Spreadsheet to make updates. This includes participant census changes such as last name, address, phone number and email, as well as employment status changes such as when a participant retires or separates. You can also use the spreadsheet to update any participants who have separated from employment without reaching 100% vesting. Once that information is received, MidAmerica is then able to forfeit their balance back to the employer.

To accurately process these requested changes, we can only accept the information in the format provided on the Data Requirements Spreadsheet. You may upload the completed spreadsheet with your contributions online at www.myMidAmerica.com. Be sure to check the box on the contribution upload site indicating that census changes are included. If you are not sending in contribution funding at the time you are submitting changes, simply leave all columns of the spreadsheet that do not apply blank and upload using the Census Upload option located on the Employer Upload Site landing page.

Funding

The quickest and most secure way to submit funding is via ACH or wire. Please note if you submit contribution funding via paper check, a 3-day check hold could be applied to ensure the check clears before posting funds to the account. Funds submitted or requested in this manner will be given priority when processing. Funds may be ACH or wired as follows:

- ACH ROUTING NUMBER: 063100277
- WIRE ROUTING NUMBER: 026009593
- ACCOUNT NUMBER: 005561906347
- TITLE ON ACCOUNT: AUL Health Benefit Trust / MidAmerica Administrative & Retirement Solutions, LLC
- BANK NAME: Bank of America, N.A.
- BANK BRANCH: Lakeland, FL
- BANK PHONE NUMBER: (863) 616-5318
- REFERENCE: (Employer Name) AUL Policy Number*

*The AUL Policy Number can be found on your New Business Agreement

For hard copy checks, make payable to: AUL Health Benefit Trust

To send hard copy checks mail to:

MidAmerica Administrative & Retirement Solutions
 Attn: Contributions Processing
 PO Box 149
 Lakeland, FL 33802-0149



Questions?

(855) 329-0095

healthaccountservices@myMidAmerica.com

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Address

P.O. Box 24927

Lakeland, FL 33802-4927

We're happy you're here

Dear Participant,

Our goal at MidAmerica is to make your life easier by ensuring your benefits plan is administered properly, and that you have the resources you need to take full advantage of it.

Your employer has placed the administration of your benefits in our hands, and this is not a responsibility we take lightly. It's our promise to you that no matter where you're at in life—actively working, nearing retirement or retired—we will dedicate the time and effort to simplify how you access and manage your benefits.

This Welcome Kit was developed to help you get started, but as you dive deeper into your benefits, you may find that you still have questions. Don't worry. We are here to help. If you need additional materials, further explanation or guidance, don't hesitate to contact us at (855) 329-0095 or healthaccountservices@myMidAmerica.com.

Welcome to your new benefits plan. We're happy you're here.

Sincerely,

MidAmerica Administrative & Retirement Solutions

Getting Started

An **introduction** to your plan.



Understanding Your Plan

A Health Reimbursement Arrangement (HRA) is an account that has been set up in your name by your employer. The money that your employer deposits into your HRA is tax-free, and upon retirement or separation of service, can be used to reimburse you for your eligible medical expenses. For more information on how your HRA operates and to see if you're currently eligible to receive reimbursements, please review the attached Plan Highlights.



MidAmerica Journey

You can access your account online through MidAmerica Journey at www.myMidAmericaJourney.com. The Journey portal is an interactive website that gives you around-the-clock access to plan details, online claims submission (once you become claims eligible), forms, system guides and much more. Simply select **Create Your Username and Password** from the login page and follow the prompts to establish your credentials.



Downloading Forms

Once logged into your online account, select **Tools & Support** from the Tools & Support dropdown menu. From here, you can download plan forms as well as system guides that will walk you through online processes.



About Your Investments

Your money is invested with American United Life Insurance Company® (AUL), a OneAmerica® company. AUL is headquartered in Indianapolis, Indiana, has been in business for more than 140 years, has close to \$29 billion of assets under management, and has excellent financial ratings. To learn more about how your funds were invested, please review your Plan Highlights, which has been included in this Welcome Kit.



Welcome Kit



Health Reimbursement Arrangement



We're happy you're here

What you'll find in your Welcome Kit



Meet MidAmerica2

Getting Started3

- Understanding Your Plan
- MidAmerica Journey
- Journey Benefits Card
- The Journey Mobile App

Online Registration . . .4

Debit Card FAQ5

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Our goal at MidAmerica is to make your life easier by ensuring your benefits plan is administered properly, and that you have the resources you need to take full advantage of it.

Your employer has placed the administration of your benefits in our hands, and this is not a responsibility we take lightly. It's our promise to you that no matter where you're at in life—actively working, nearing retirement or retired—we will dedicate the time and effort to simplify how you access and manage your benefits.

This welcome kit was developed to help you get started, but as you dive deeper into your benefits, you may find that you still have questions.

Don't worry—we're here to help. If you need additional materials, further explanation or guidance, don't hesitate to contact us at [\(855\) 329-0095](tel:8553290095) or healthaccountservices@myMidAmerica.com.

Welcome to your new benefits plan. We're happy you're here.

Sincerely,

MidAmerica Administrative & Retirement Solutions

Meet MidAmerica

Making sure you receive the health care **benefits you deserve.**

At our core, we are a group of people helping people achieve their retirement and wellness goals. We're just like you. We work hard so that we can have fulfilling and well-earned retirement and health care benefits.

We understand that your benefits should be stress-free, so we're here to make sure your plan is administered properly. We take care of the administrative details of your plan, including your plan's funding, processing your distribution requests, and everyday questions.

Since 1995, MidAmerica has grown dramatically while remaining focused on what truly matters most: people. Whether it's you, your employer, our employees or our community, we focus on connecting people with retirement and wellness solutions that lead to a more fulfilled life.



Getting Started

An **introduction** to your plan.



Understanding Your Plan

A Health Reimbursement Arrangement (HRA) is an account that has been established in your name by your employer. The money that your employer deposits into your HRA is tax-free, and upon eligibility, can be used to reimburse you for your eligible medical expenses. For more information on how the HRA operates and to see if you're currently eligible to receive reimbursements, please log into your account online.



MidAmerica Journey

You can access your account online through MidAmerica Journey at www.myMidAmericaJourney.com. The Journey portal is an interactive website that gives you around-the-clock access to plan details, online claims submission, forms, system guides and much more.



Journey Benefits Card

If your plan permits, you will receive a debit card to pay for eligible medical expenses, reducing the need for claim forms. Hold on to your documentation, though! When you swipe your card at the point of sale, any transaction with eligible, plan-established Merchant Category Codes (MCC) will be approved; however, we may still ask for documentation to verify its eligibility under your plan design. To see if you're eligible for the Journey Benefits Card, review the Plan Highlights FAQ included with your mailed Welcome Kit. You may also download your Plan Highlights by logging into www.myMidAmericaJourney.com and selecting **View Plan Activity** from the **I Want To** section. From the new window, select **Forms** from the **Forms & Reports** dropdown.



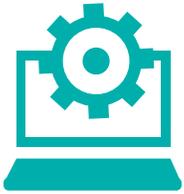
The Journey Mobile App

You are encouraged to download the Journey mobile app, a powerful, on-the-go mobile app that gives you the freedom to submit your claims, ask a question or view your account anywhere at any time. To download, go to your Apple or GooglePlay app store and search **MidAmerica Journey**.



Online Registration

Logging into **MidAmerica Journey** for the first time.



Go to www.myMidAmericaJourney.com.



Select **Create Your New Username and Password**.



Enter your identifying details, establish your security questions and choose a username and password.

Have health & welfare plans through multiple employers?

If you have MidAmerica HRA and/or FSA funds with two or more different employers, you will need a unique login per employer to access your accounts. Please contact our Participant Services team at healthaccountservices@myMidAmerica.com or (855) 329-0095 to obtain your login credentials.

Online Functions

Downloading Plan Forms & Guides

Once logged into your online account, select **Tools & Support** from the Tools & Support dropdown menu. From here, you can download plan forms as well as system guides that will walk you through online processes.

Submitting Claims

Once logged into your online account, select the **Submit a Claim** button in the I Want To section. You will then be prompted to enter your identifying details and claim information. Once complete, hit **Submit**.

Debit Card FAQ*

How do I know if documentation is required?

Your debit card purchase may be auto-approved. However, if documentation is needed to substantiate your purchase, we will send a request via email, if we have an email address on file, or USPS.

Why was my expense approved at the point of sale if I still have to provide documentation?

The purpose of your debit card is to prevent out-of-pocket payments, which means no waiting around to get your reimbursement! Documentation may be required, however, per IRS regulations.

What documentation is required?

Documentation should always include the name of the service provider, patient name, date of service, description of the services rendered, and your out-of-pocket costs. Some examples include:

- **Explanation of Benefits (EOB):** An EOB returned to you from the insurance carrier indicating the amount for which you are responsible.
- **If there is no insurance for the health care expense, request an Itemized Receipt:** Be sure to request an itemized receipt every time you use your Journey Benefits Card.
- **If an Itemized Receipt is Not Available:** Request documentation on the letterhead of the licensed health care provider that details the service(s) provided and the cost per service. Be sure to include this with your transaction receipt.
- **Pro Tip!:** Keep your medical documentation in a safe location so they're easy to locate if needed.

How do I submit documentation?

- **Online:** Upload your receipt through MidAmerica Journey by visiting www.myMidAmericaJourney.com.
- **From Your Phone:** Download the Journey mobile app, snap a picture of your documentation with your phone and upload it right from the app! To download, go to your Apple or GooglePlay app store and search **MidAmerica Journey**.
- **Mail:** Mail it to PO Box 24927, Lakeland, FL 33802
- **Fax:** Fax it to (863) 577-4460

If we do not receive the requested documentation within 30 days, we will send a second notice via USPS. If we do not receive the documentation after an additional 60 days, the card will be temporarily suspended until documentation is submitted.

How can I make sure my purchase is auto-approved?

- **Establish a Recurring Claim:** The first time you use your card to pay for a recurring expense, you will be asked for supporting documentation such as a statement or itemized invoice from the insurer, or a receipt. Once this has been provided, all purchases for the same dollar amount at the same merchant (or at another merchant with the same MCC) will be automatically approved throughout the plan year.
- **Shop at IIAS Merchants:** Many major pharmacies are registered as Inventory Information Approval System (IIAS) certified. This means you may see an F or FSA next to eligible items on your receipt. The pharmacy's IIAS system allows them to differentiate between eligible and ineligible expenses, making it possible for eligible HRA and FSA products to be automatically approved at the point of purchase.
- **Ask if Copayments Have Been Established Under the Plan:** Copayments that have been established under your employer's Group Health Plan can be used as a substantiation method. For example, if we have on file that there is a pharmacy copay of \$30 and you use your card to make a \$30 copay payment at a pharmacy, the transaction would be automatically approved.

Does my card have a transaction limit?

Yes. Your Journey Benefits Debit Card has a daily \$5,000 transaction limit, which takes into account both successful and declined transactions. If you anticipate an expense that will exceed your daily transaction limit, we suggest speaking with your provider about possibly processing the expense in \$5,000 installments over several days. If that is not an option, you can easily submit your expense for reimbursement by logging into your MidAmerica Journey account.

Does my card remain in effect from year to year?

Yes. Your Journey Benefits Debit Card will carry whatever funds are rolled over or contributed.

* Please note debit card access varies depending on plan design. Review your employer's Plan Highlights to confirm that the Journey Benefits Card is a part of your plan.

Questions?

(855) 329-0095

healthaccountservices@myMidAmerica.com

Customer Service Hours

Monday through Thursday, 8:30 a.m.–8 p.m. ET

Friday, 8:30 a.m.–6 p.m. ET



PO Box 24927 Lakeland, FL 33802-4927 • (855) 329-0095 • Fax (863) 577-4460 • www.myMidAmericaJourney.com

Health Reimbursement Arrangement (HRA)

Frequently Asked Questions



What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement is an interest-bearing, employer-funded account created in your name to reimburse you tax-free in retirement for eligible medical expenses and premiums. Your employer makes deposits while you are employed, but you will not be able to access funds until retirement or separation of service, having met your employer's vesting requirements.

Do I have to enroll?

You were automatically enrolled by your employer. No action is necessary on your part.

When will I be vested?

You are 100% vested in your account, meaning you own your account, once insert vesting schedule. If you separate from service prior to meeting the vesting requirements, your funds will forfeit back to your employer. {Only include if vesting is not 100% immediate}

If 100% vested, the language should be as follows:

You are 100% immediately vested in your account, meaning you own your account.

What are the benefits of an HRA?

- Employer deposits are tax-free (not subject to FICA, Federal, or State income taxes), so you receive 100% of the value of each benefit dollar.
- Deposits earn interest tax-free.
- Reimbursements from the plan are tax-free for eligible medical expenses and premiums for you, your spouse, and any qualifying dependents, if applicable.
- Account balance rolls over each year and there is no time frame by when you must submit expenses for reimbursement.
- Once you have access, you have the flexibility to choose when to submit eligible expenses for reimbursement.

How often will my employer contribute to my account?

Your employer makes deposits to your account on a monthly basis during your active employment. For detailed information regarding contribution amounts and timing, please contact your employer.

Where are funds invested?

Your employer has selected a default investment option for all plan participants. Once vested and then the "owner" of the funds, (if self-direction is immediate, do not include yellow) you can self-direct investments from a platform of investments provided for your plan. Once vested/at any time (if self-direction immediate), you can change your investment elections through the participant portal by logging into www.myMidAmericaJourney.com and selecting the **View Plan Activity** button from the home page. You may also complete the Investment Change and Transfer Form.

The Investment Change and Transfer Form, Performance Sheets, and Fund Summaries are available online through your participant portal. To access these forms, select the **View Plan Activity** button from the home page. Next, select **Forms** from the **Forms & Reports** dropdown menu. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). For more information on your investments, please visit www.oneamerica.com.

How often will I receive account statements?

You will receive paper statements on a quarterly basis. However, you may access your account activity anytime by logging in to your account on our secure website, www.myMidAmericaJourney.com. If this is your first time logging in, you would simply select **Create Your New Username and Password** from the login page and follow the prompts on the screen to establish your credentials. From your home page, select the **View Plan Activity** button to view additional details.

Can I make contributions to my HRA?

Only an employer can fund an HRA. You cannot contribute.

Can I move HRA funds to another plan?

The funds deposited in your account must stay within your employer-sponsored HRA plan.

Why do I see two different account balances?

When viewing your online account, you may find your account balance upon initial login is not the same dollar amount you see when you click on **View Plan Activity**. Your HRA funds are invested in a variable annuity and, upon retirement or separation from service, the Journey platform enables variable accounts to receive a debit card to pay for qualified medical expenses, avoiding out-of-pocket costs and reducing the burden on you to submit claim reimbursements!

Enabling debit cards for variable accounts requires a 10% holdback of your HRA variable investments. This means when you view your balance upon initial login, you're viewing 90% of your variable balance along with 100% of your fixed interest balance. When you select View Plan Activity, you're able to see 100% of your entire balance.

Why is the holdback necessary?

Upon retirement or separation of service, you will receive two debit cards to pay for qualified medical expenses. The 10% holdback of your variable balance prevents you from inadvertently overspending should the market adjust negatively. When and if the market adjusts, your balance will reflect the changes within 24 hours.

What if I want access to 100% of my account balance?

Upon retirement or separation of service, your balance is yours to use. If you wish to use 100% of your available HRA funds, we recommend simply transferring your funds from the variable investment to the fixed interest investment. This will allow you to access 100% of your funds via your debit card and online claims submission. To transfer your funds, simply log into www.myMidAmericaJourney.com, select **View Plan Activity** and then select **Manage Investments** from the new window. From here, you will see a Move Money option.

Can I name a beneficiary?

No. However, a surviving spouse or qualifying dependent will still be able to access funds for eligible medical expenses and premiums. If you do not have a surviving spouse or qualifying dependent, the executor of your estate or trustee can use your remaining funds to reimburse eligible medical expenses and premiums not previously submitted on your behalf, including expenses related to your death. If an account balance still remains after 12 months with no plan activity, the balance will forfeit back to the employer.

Are there any fees?

While you are actively employed, you are not responsible for any fees. Once you retire or separate from service, you will be billed a platform fee that covers the use of a debit card and full access to the online portal and mobile app for claim submission. You may incur reimbursement fees for claims not submitted through the online portal or mobile app. [MODIFY HIGHLIGHTED SECTION IF FEES ARE PAID BY PARTICIPANT DURING ACTIVE EMPLOYMENT OR IF EMPLOYER PAYS PLATFORM FEE ON SOS]

Will I receive additional information once I am able to access my funds?

Yes. Once you are able to access your funds, you will receive information about the eligible medical expenses, reimbursement process, and all necessary forms.

What if I have more than one reimbursement account for qualified medical expenses?

If you have a combination of reimbursement accounts, such as an HRA plus an HSA, an FSA plus an HSA, or an FSA plus an HRA, there could be limitations on the types of reimbursements you may receive from your accounts. Please visit https://www.mymidamerica.com/hra_fsa_hsa_interaction/ for more information on HRA/FSA/HSA interaction.

Questions?

If you have questions regarding your plan, please contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (855) 329-0095 or email us at healthaccountservices@MyMidAmerica.com.

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Health Reimbursement Arrangement (HRA)

Frequently Asked Questions



What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement is an interest-bearing, employer-funded account created in your name to reimburse you tax-free in retirement for eligible medical expenses and premiums. Your employer made deposits while you were employed and, now that you are separated from service, you are able to access your funds.

Do I have to enroll?

You were automatically enrolled by your employer. No action is necessary on your part.

What are the benefits of an HRA?

- Employer deposits are tax-free (not subject to FICA, Federal, or State income taxes), so you receive 100% of the value of each benefit dollar.
- Deposits earn interest tax-free.
- Reimbursements from the plan are tax-free for eligible medical expenses and premiums for you, your spouse, and any qualifying dependents, if applicable.
- Account balance rolls over each year and there is no time frame by when you must submit expenses for reimbursement.
- You have the flexibility to choose when to submit eligible expenses for reimbursement.

Who is eligible to receive the benefits of my HRA?

You, your spouse, and any qualifying dependents are able to seek reimbursement for eligible medical expenses and premiums from the HRA. Qualifying dependents include children under the age of 27 at the end of the tax year and any tax dependents.

How often will my employer contribute to my account?

Your employer made deposits to your account on a monthly basis during your active employment. For detailed information regarding contribution amounts and timing, please contact your employer.

Where are funds invested?

Your employer has selected a default investment option for all plan participants. Once vested and then the “owner” of the funds, (if self-direction is immediate, do not include yellow) you can self-direct investments from a platform of investments provided for your plan. Once vested/at any time (if self-direction immediate), you can change your investment elections through the participant portal by logging into www.myMidAmericaJourney.com and selecting the **View Plan Activity** button from the home page. You may also complete the Investment Change and Transfer Form.

The Investment Change and Transfer Form, Performance Sheets, and Fund Summaries are available online through your participant portal. To access these forms, select the **View Plan Activity** button from the home page. Next, select **Forms** from the **Forms & Reports** dropdown menu. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). For more information on your investments, please visit www.oneamerica.com.

How often will I receive account statements?

You will receive paper statements on a quarterly basis. However, you may access your account activity anytime by logging in to your account on our secure website, www.myMidAmericaJourney.com. If this is your first time logging in, you would simply select **Create Your New Username and Password** from the login page and follow the prompts on the screen to establish your credentials. From your home page, select the **View Plan Activity** button to view additional details.

Can I make contributions to my HRA?

Only an employer can fund an HRA. You cannot contribute.

Can I move HRA funds to another plan?

The funds deposited in your account must stay within your employer-sponsored HRA plan.

Why do I see two different account balances?

When viewing your online account, you may find your account balance upon initial login is not the same dollar amount you see when you click on **View Plan Activity**. Your HRA funds are invested in a variable annuity and the Journey platform enables variable accounts to receive a debit card to pay for qualified medical expenses, avoiding out-of-pocket costs and reducing the burden on you to submit claim reimbursements!

Enabling debit cards for variable accounts requires a 10% holdback of your HRA variable investments. This means when you view your balance upon initial login, you're viewing 90% of your variable balance along with 100% of your fixed interest balance (which is the amount accessible via your debit card). When you select View Plan Activity, you're able to see 100% of your entire balance.

Why is the holdback necessary?

The 10% holdback of your variable balance prevents you from inadvertently overspending should the market adjust negatively. When and if the market adjusts, your balance will reflect the changes within 24 hours.

What if I want access to 100% of my account balance?

Your balance is always yours to use. If you wish to use 100% of your available HRA funds, we recommend simply transferring your funds from the variable investment to the fixed interest investment. This will allow you to access 100% of your funds via your debit card and online claims submission. To transfer your funds, simply log into www.myMidAmericaJourney.com, select **View Plan Activity** and then select **Manage Investments** from the new window. From here, you will see a Move Money option.

Can I name a beneficiary?

No. However, a surviving spouse or qualifying dependent will still be able to access funds for eligible medical expenses and premiums. If you do not have a surviving spouse or qualifying dependent, the executor of your estate or trustee can use your remaining funds to reimburse eligible medical expenses and premiums not previously submitted on your behalf, including expenses related to your death. If an account balance still remains after 12 months with no plan activity, the balance will forfeit back to the employer.

What happens if I go back to work for my employer?

Special rules may apply if you return to work for your former employer. Please consult your employer.

Am I still eligible for a Premium Tax Credit (subsidy) if I have an HRA?

Yes. If you qualify for a Premium Tax Credit under the Affordable Care Act (ACA), you must suspend your HRA account balance to receive the credit. You will not be able to submit or incur expenses for reimbursement during the time your HRA is suspended; however, your employer is still able to contribute to your account during the suspension and your account continues to earn interest. To learn more about suspending your HRA and to complete the suspension form, log into www.myMidAmericaJourney.com, and select **Tools & Support** from the choices at the top. From this page, download the form titled, **Account Restriction/Suspension Form**.

Submitting Claims

What is considered an eligible medical expense?

Most common eligible medical expenses:

- Insurance plan deductibles
- Insurance plan coinsurance
- Office visit copays
- Physician service copays
- Prescription copays
- Over-the-counter drugs*

*IRS requires a doctor's note or prescription for over-the-counter drugs or medication or menstrual care products purchased through December 31, 2019. If purchased on or after January 1, 2020, a prescription or doctor's note will not be required for these items to be considered eligible, per the CARES Act of 2020.

Eligible medical expenses are defined under Section 213(d) of the Internal Revenue Code. A Partial Listing of 213(d) Eligible Medical Expenses has been provided for you online by logging in to your secure account on www.myMidAmericaJourney.com. IRS Publication 502 can also be used as a guide. However, there may be instances where the information in IRS Publication 502 does not apply to Health Reimbursement Arrangements.

What is considered an eligible premium expense?

Most common eligible premium expenses:

- Health insurance premiums
- Dental and vision premiums
- Long-term care premiums subject to IRS limitations
- Medicare Part B, Part C, Part D, and Medicare supplement plans
- Individual policies both on and off the exchange
- Employer-sponsored group coverage premiums as long as they are not paid for on a pre-tax basis

Can I be reimbursed for medical expenses I haven't paid yet?

Yes. You can submit a claim prior to paying the bill as long as you have incurred the expense. The exception to this would be Long-Term Care premiums. Long-term care premiums cannot be set up for recurring reimbursements due to IRS annual limitations based on the year in which the payment was made. For this reason, proof of payment is required for all long-term care claims.

Can I be reimbursed for premium expenses ahead of time?

Premium expenses can only be reimbursed one month ahead of time. You are not able to submit a reimbursement request for more than one month in advance regardless of when those premiums were due and/or if those premiums were already paid.

Will I receive a debit card?

Yes. You will receive two MidAmerica Journey Benefit Cards in the mail in your name. You can give one to any eligible dependent to pay for eligible medical expenses from your account.

How do I submit a claim?

- To submit a claim, log into your account at www.myMidAmericaJourney.com. Please note if this is your first time logging in you would simply select **Create Your New Username and Password** from the login page and follow the prompts on the screen to establish your credentials.
- Once logged in, select the **Submit a Claim** button from the **I Want To** section of your home page.
- From your **Claim Details** screen you will see a **Category** dropdown menu and a **Type** dropdown menu. These menus will display only the medical expenses for which you can be reimbursed.
- All claims will be processed in approximately 7-10 business days.

- Direct deposit is available by accessing **Payment Method** from the **Accounts** drop-down menu. From here, you can select how you prefer to be reimbursed from your account.

What type of documentation should I include with my eligible medical expense reimbursements?

You can substantiate your claim with one of the following:

- The Explanation of Benefits (EOB) statement returned to you from the insurance carrier indicating the amount you are responsible for
- Copay receipts if you are covered under a managed care or prescription drug plan
- If there is no insurance for the health care expenses, submit an itemized bill with the following:
 - Name of the provider and patient
 - Service cost, date, and description
 - Notation when there is no coverage

What type of documentation should I include with my premium reimbursement?

You can substantiate your claim with a Premium Notice, such as a bill or letter from the insurance company, which includes the following:

- The premium amount
- The effective date of coverage
- Name of the person insured - this will be you, your spouse or a qualifying dependent

If you are requesting reimbursement of a long-term care premium, you must also provide proof of payment (in addition to the items listed above.)

Are there any fees?

There is no fee for claims submitted through the Journey platform and/or the Journey mobile app. There is a \$5.00 claims fee assessed per MidAmerica Claim Form either uploaded online, faxed, mailed or emailed. Expenses do not expire and can be submitted at any time. A \$1 monthly platform fee is applied to cover debit card access and electronic claims management. [REMOVE IF FEE IS PAID BY EMPLOYER.]

There are ancillary fees assessed for your Journey Benefit Card depending on the scenarios and requests detailed in the table below:

MidAmerica Journey Benefit Card Ancillary Fees			
Item	Description	Cost	Cost Frequency
Returned Card Fee	Cost for undeliverable cards returned.	\$5.00	Per card, per occurrence.
Dependent, Replacement or Additional Card Fee	Cost per dependent, replacement (i.e., lost/stolen) or additional cards issued.	\$5.00	Per card package. (2 cards per package)
Lost or Stolen Card Investigation	Cost for investigative reports and research on lost or stolen cards.	\$25.00	Per report, per occurrence.
Chargeback Disputes	Cost for research on disputed transactions.	\$25.00	Per disputed transaction submitted.
Card Embossing Cancellation	Cost for cancellation of card orders that have already been submitted to the card issuer and are in the production process.	\$5.00	Per card, per occurrence.
Card Redirect	Cost for a redirect request to pull a card and mail to a different address other than the address supplied. Redirected cards are shipped via US mail, unless otherwise specified.	\$5.00	Per card, per occurrence.

What if I have more than one reimbursement account for qualified medical expenses?

If you have a combination of reimbursement accounts, such as an HRA plus an HSA, an FSA plus an HSA, or an FSA plus an HRA, there could be limitations on the types of reimbursements you may receive from your accounts. Please visit https://www.mymidamerica.com/hra_fsa_hsa_interaction/ for more information on HRA/FSA/HSA interaction.

Questions?

If you have questions regarding your plan, please contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (855) 329-0095 or email us at healthaccounts@MyMidAmerica.com.

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How your
HRA works
for you.



Understanding the Basics



What is a Health Reimbursement Arrangement (HRA)?

An HRA is a triple tax-free benefit vehicle that helps you pay for medical expenses during retirement, which means you may not have to dip into other sources of funds to cover later-in-life health care costs.

HRAs are sometimes confused with Health Savings Accounts (HSAs), but there are a few key differences. Your HRA is not voluntary and is completely funded by your employer—nothing is taken out of your paycheck to fund this benefit and there's no action needed from you to enroll. Additionally, HRAs can be used during retirement to pay for a wide range of medical expenses, in some cases even insurance premiums, and there's no limit on how much your employer contributes to your account.

Best of all, the HRA is in your name and the funds never expire.

No matter where life takes you, your HRA will be along for the ride.



The Why Behind HRAs

As we get older, we naturally tend to incur more medical expenses. Combine that with the rising cost of health care and you're often left with a looming expense liability lurking around the retirement corner. In fact, the average healthy 65-year-old couple could need close to \$390,000 to cover health care costs during retirement—this includes Medicare Parts B and D.¹

And what happens if you retire before age 65? You're usually left to bridge the gap between retirement and Medicare eligibility using benefits that are taxed upon distribution.

The HRA helps you offset those costs by covering expenses like prescriptions, eyeglasses, doctor's visits and premiums, completely tax-free. It's a way to provide peace of mind to those who do decide to retire early when it comes to paying for medical costs before Medicare eligibility.

Your HRA funds are also invested for potential growth, which means when you're not using your benefit funds, any earnings they generate are tax-free!

Where are you in your retirement journey?





When you're early in your career, you're likely focused on advancing professionally and discovering your path in life—retirement planning probably isn't something you think about often. While retirement may be a far-off goal, it's still important to understand the benefits you'll be able to count on during those golden years.

How the HRA works for you now.

Defined contribution retirement plans like the HRA are a valuable benefit that has the potential to grow while you work. Your employer contributes a defined amount (hence the name "defined contribution") into your HRA at a set frequency. Until you retire or separate from service, those funds continue to accumulate year after year, along with any earnings generated (tax-free) by your funds' underlying investments.

Resources for where you're at in life.

Since you're still actively working, you won't be able to use your HRA funds immediately. Instead, you can monitor the growth of your HRA and learn more about what it is. Once you receive your first HRA contribution, we'll send you a Welcome Letter with instructions on how to access your account online. From there, you can view your contributions, investment earnings, download your unique plan highlights, and more. We'll also send you regular account statements to keep you up to date on your HRA's growth. See page 11 for additional information on your online resources.



**Retirement
is far away.**



Maybe retirement isn't right around the corner, but you've definitely got your eye on the prize. If retirement is on your radar, now is the time to take inventory of the benefits available to you during retirement and how you'll be able to take full advantage of them.

How the HRA works for you now.

Depending on when you started working for your employer, you may have accumulated a sizable HRA by the time retirement lands on your radar. While you won't be able to access your HRA funds until you officially make the jump from active worker to retiree, your HRA can help you plan for the future. By taking inventory of your retirement benefits, learning about any vesting requirements associated with them, and understanding what type of expenses—medical or otherwise—you need to be prepared for post-retirement, you'll have a better understanding of how much longer you may need to work. In the meantime, your HRA will continue to accrue interest tax-free and will be ready for you when you make the big leap.

Resources for where you're at in life.

You can access your account online at any time after you have received your first contribution. When logged in, you can review your current HRA balance, check in on investment performance (if applicable) and download helpful resources like your plan's custom Plan Highlights and eligible expense lists. Your Plan Highlights will provide additional information surrounding things like vesting schedules, eligible medical expenses and more, and is a great resource for further educating yourself on your unique HRA. You can also request a copy of your Plan Highlights from your employer. See page 11 for additional information on your online resources.



**Retirement
is on my
radar.**



Congratulations! Deciding to retire is a big step in your journey and we're here to make sure your transition into your hard-earned retirement is as easy as possible. If you've already retired, we have some tips and tricks to help you get the most out of your HRA. If you're about to take the leap, we'll share some insight on what you can expect next.

Why it works for you now.

Once you retire or separate from service, you have access to your HRA funds which means you can start using your HRA to pay for eligible medical expenses tax-free! The best part is your HRA remains invested for potential growth—so it's there if you need it, but will potentially keep accruing interest if you don't.

What happens once you retire.

Your employer will send us your retirement date (or date of separation) once you've officially retired. From there, MidAmerica will send you a full Welcome Kit that reminds you of need-to-know benefit details like online account access, how to submit claims, and what's eligible for reimbursement under your unique HRA. You'll also receive a set of two debit cards in the mail preloaded with your HRA balance. Both cards are in your name and one can be provided to an eligible spouse or dependent for use.

Resources for where you're at in life.

Now is the time to really get to know your HRA. Reacquaint yourself by reviewing your Plan Highlights and logging into your account to view your HRA balance. We also recommend reviewing the Who, What, When, Where and How Much of claim documentation (page X) so submitting claims and getting reimbursed is an easy and quick process. To learn more about all the resources available to you, see page 11.



**I'm retired
or ready to
retire.**

Digging into the Details



A few need-to-know facts.

No matter where you're at in your retirement journey, there's a few standard HRA facts you should know:

Like many retirement benefits, the HRA is regulated by the Internal Revenue Service.

This means at MidAmerica, we follow these IRS guidelines to make sure your plan is in compliance. When you become claims-eligible and begin submitting reimbursement requests, we may follow up and ask for further documentation to substantiate and approve your claim. This is to make sure your claim is properly adjudicated—protecting your HRA funds and keeping your plan compliant.

Hold on to your documentation.

Since documentation (i.e., Explanation of Benefits, itemized receipts, prescription labels) is required to approve most reimbursement requests, be sure to make a habit of holding on to these documents once you become claims eligible—this includes documentation for purchases made with your benefits debit card. While the majority of benefits debit card purchases are automatically approved without additional documentation, in the rare case it's not, we may ask for it to complete the transaction.

Eligible expenses are determined by the IRS.

The IRS defines what a qualified medical expense is within Internal Revenue Code Section 213(d), currently located at <https://www.irs.gov/pub/irs-pdf/p502.pdf>.

What's eligible for reimbursement can vary slightly depending on your unique HRA.

Your employer has designed your HRA to uniquely fit the organization's needs. This means, for example, your HRA could provide reimbursement of all eligible medical expenses in IRC Section 213(d) or allow for the reimbursement of premiums only. It's important that you review your Plan Highlights to understand what expenses you can be reimbursed for once you become eligible.

Your spouse and eligible dependents can use your HRA.

Once you become claims eligible, your spouse and any eligible dependents can be reimbursed for their eligible medical expenses from your HRA. If you pass away, your remaining HRA funds can be exhausted by your surviving spouse and eligible

Paying for premiums made easy.

If your HRA allows for the reimbursement of premiums (and you are claims eligible), you can use your Journey Benefits Debit Card to establish automatic premium payments through your insurance provider (if allowed by the provider)!



Supporting Claim Documentation

Understanding what the IRS considers acceptable documentation may seem overwhelming, but it really comes down to five key items: who, what, when, where and how much. When you submit your claim for reimbursement, look at your documentation and confirm that it includes all the necessary pieces. If it doesn't, your reimbursement may be delayed or denied (and no one wants that!) The good news is, most documentation you receive from pharmacies or medical providers includes everything that's needed!

Examples of Approved Documentation

The images below are examples of acceptable documentation for common medical expenses. Each example includes who, what, when, where and how much—using the following page as a color key, you can see each critical piece has been highlighted for easy reference!

PAYMENT NO.	COVERAGE PERIOD	DUE DATE	TOTAL PREMIUM DUE
3	01/01/20 TO	11/01/20	\$100.00
123456789	123	1234567891	12345678 12345 1

MEMBER NAME:
SALLY SAMPLE

PLEASE MAKE YOUR PAYMENT TO
ABC INSURANCE CO.
123 SAMPLE STREET
CITY, STATE 12345

PREMIUM AMOUNT \$100.00
Please write the below billing ID on your check.
123456789-910

Return this coupon with your payment.

ABC Insurance

Premium Stub

For Billing Inquiries Call:
Sample Medical Care Provider
(800) 000-0000

Sample Participant
1234 ABC Street
Somewhere, State 12345

Messages:

- PAYMENT DUE DATE: 30 DAYS FROM THE STATEMENT DATE
- You may now access your account online

Statement Detail Statement Date: 2017-12-17 Account No. 1234

Claim No.	Visit Date	Activity Date	Description of Service	Charges	Payments	Balance
12345	2017-01-01	2017-01-01	8297 Sample Testing	150.00		
12345	2017-01-01	2017-01-01	8237 Sample Testing	75.00		
12345	2017-01-01	2017-01-01	2347 Sample Testing	207.00		
12345	2017-01-01	2017-01-01	Patient Payment		45.00	
12345	2017-01-01	2017-01-01	Sample Insurance Payment		150.00	
12345	2017-01-01	2017-01-01	Sample Insurance Adjustment		125.00	
12345	2017-01-01	2017-01-01	Your Balance Due on These Services			112.00

Payment Due
112.00

Itemized Receipt

WAITING TA Promised: 5/27/15, 3:33 PM
ReadyFill Elig™

Barcode: 27 0671540 000 000 00 0001000

Sample, Sally Counsel - Prescription Schedule
345 ABC Way
Tampa, FL 12345

Prescription Information

METOPROLOL TARTRATE 50 MG TAB
Common brand(s): Lopressor

Take 1 tablet twice a day

Important Information

- Take with or immediately after food.
- Take or use this exactly as directed. Do not skip doses or discontinue.
- May cause dizziness.
- May cause drowsiness. Alcohol intensifies effect. Use care using machines.

Receipt & Refill Information

ABC Pharmacy
123 ABC Way
Tampa, FL 12345

METOPROLOL TARTRATE 50 MG TAB

STORE TEL: 00 RX: 00

INSURANCE INFORMATION:
United Healthcare Bin: PAID \$100.00
Tufts Health Plan: PAID \$30.99

RETAIL PRICE: \$140.99
DISCOUNT: \$10.00
TAX: \$10.00

NDC: DAW: 0
QTY: 60
CAP: Safety
MFR: Teva USA
REFILLS: 4 by 7/1/17
PRSCR: DATE FILLED: 5/27/15
AMOUNT DUE: \$10.00

Notes from the Pharmacy

Ask the pharmacist about your new personalized Prescription Schedule.

ABC Pharmacy OPEN HERE

Prescription Receipt



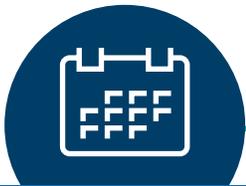
WHO

This is the name of the patient or, in the case of insurance premiums, the name of the insured person. This could be you, your spouse or an eligible dependent. Ultimately, to protect your benefit funds, we need to see who the medical expense is for.



WHAT

What is the medical expense? Is it an annual check-up, a prescription refill or an insurance premium? Your documentation should include a description of exactly what type of medical expense you're submitting for reimbursement.



WHEN

There should be some sort of date on the documentation you provide. This could be the date of medical service, the date your prescription was filled, or the coverage period for your insurance.



WHERE

Where did you receive medical treatment? Where was your prescription refilled? The name of the provider or pharmacy should appear somewhere within your documentation. For premiums, make sure the name of the insurance carrier is also included.



HOW MUCH

How much did the medical expense cost? Your documentation should always include the cost of the service, item or premium you're submitting for reimbursement.

Please note what's eligible for reimbursement under your HRA can vary depending on plan design. For more information on your unique HRA, review your Plan Highlights.

Your Resources



MidAmerica Journey Portal

MidAmerica Journey is your online benefit portal where you can view your HRA balance, submit claims once you retire or separate from service, access plan information and download helpful guides and resources. Once you receive your first contribution, you'll be able to register for the site by visiting www.myMidAmericaJourney.com and selecting **Create Your New Username and Password**.



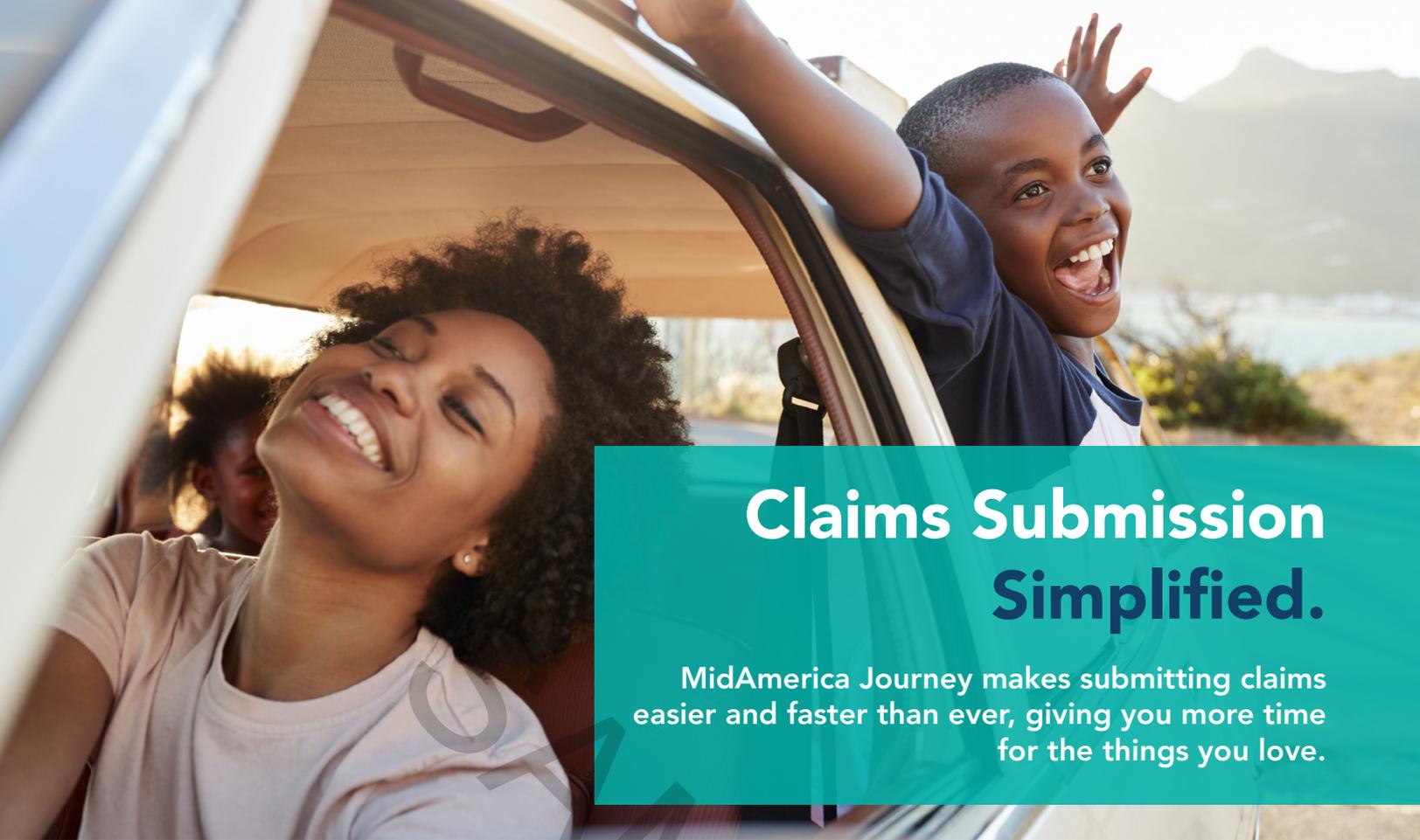
The Journey Mobile App

View your balance, submit claims once you retire or separate from service and ask a question from anywhere at any time using the powerful, on-the-go Journey mobile app! Download it for free by searching MidAmerica Journey in your Apple or GooglePlay app store.



Plan Highlights

Your Plan Highlights provide specific details on your unique HRA and are provided to you with your Welcome Kit once you receive your first contribution. Things like vesting schedules (if applicable), investment information, eligible expenses and fees are all located on your Plan Highlights document. You can also download your Plan Highlights by logging into www.myMidAmericaJourney.com and selecting the **View Plan Activity** button from the I Want To section. From the next screen, select **Forms** from the **Forms & Reports** dropdown. Simply click to download your document.



Claims Submission Simplified.

MidAmerica Journey makes submitting claims easier and faster than ever, giving you more time for the things you love.

Top three time-saving ways to submit your claim (and get reimbursed faster!)*



Journey Benefits Card

Paying for eligible medical expenses at the point-of-sale with your debit card is the quickest way to use your benefit funds. In most cases, all you need to do is swipe your debit card and you're all set. Occasionally, we may notify you that we need additional documentation to complete your claim, so hang on to those receipts just in case!



MidAmerica Journey Portal

Submitting your claim for reimbursement through www.myMidAmericaJourney.com is fast and easy to do. The portal guides you through the claims submission process, ensuring your request is submitted accurately, which means a faster reimbursement for you.



The Journey Mobile App

Download the MidAmerica Journey mobile app through your app store and log in using your MidAmerica Journey Portal credentials. Once you retire or separate from service, you can use the app to submit claims from anywhere, at any time. It even allows you to snap a photo of your documentation, making on-the-go claims submission easier than ever.

**Upon retirement and claims eligibility, you will receive your Journey Benefits Card and may begin submitting eligible medical expenses for reimbursement*

We take care of our customers.

If you have questions, we're here to help. For more than 25 years, we've taken care of public sector employees and are proud to serve those who do so much for our communities.

Participant Services Hours and Contact Information



8:30 a.m. – 8:00 p.m. ET Monday through Thursday
8:30 a.m. – 6:00 p.m. ET Friday



(855) 329-0095



healthaccountservices@myMidAmerica.com

Please note if you have not yet received an HRA contribution, we will not have you on file as a plan participant. You will receive a Welcome Kit in the mail following your first contribution with instructions on how to access your account.



PO Box 24927 Lakeland, FL 33802-4927 • (855) 329-0095 • Fax (863) 577-4460 • www.myMidAmericaJourney.com

Sources:

1. Darla Mercado, CFP®, "Retiring this year? How much you'll need for health-care costs," <https://www.cnbc.com/2019/07/18/retiring-this-year-how-much-youll-need-for-health-care-costs.html>, (July 2019).